

DATE 10/1/07

APPLICATION NUMBER 09/813,745

DOC CODE SRNT

DOC DATE 9/12/07

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**STIC Database Tracking Number: 23764**

**To: NGA NGUYEN**  
**Location: KNX-5A89**  
**Art Unit: 3692**  
**Wednesday, September 26, 2007**

**Case Serial Number: 09/813745**

**From: JOAN GOODBODY**  
**Location: EIC3600**  
**KNX-4B68 / KNX-4C25**  
**Phone: (571)272-8592**

**joan.goodbody@uspto.gov**

## Search Notes

Dear NGA:

Attached are the results of your search request regarding **LOAN PRODUCT AND SYSTEM AND METHOD FOR PROVIDING AND MONITORING A LOAN PRODUCT**

Please let me know if you need anything further.

Joan Goodbody  
ASRC Management Services (USPTO)

(46)

**Suggs, Faye (ASRC)**

237646

**From:** NGA NGUYEN [nga.nguyen@uspto.gov]  
**Sent:** Monday, September 17, 2007 9:25 AM  
**To:** STIC-EIC3600  
**Subject:** Database Search Request, Serial Number: 09/813,745

**Requester:** NGA NGUYEN (P/3692)  
**Art Unit:** GROUP ART UNIT 3692  
**Employee Number:** 76428  
**Office Location:** KNX 05A89  
**Phone Number:** (571)272-6796  
**Mailbox Number:**

**Case serial number:** 09/813,745  
**Class / Subclass(es):** 705/38  
**Earliest Priority Filing Date:** 03/21/2001  
**Format preferred for results:** Paper  
**Attachments:** No attachment.  
**Search Topic Information:**

**A method of providing a loan to a borrower comprising the steps of: offering a loan to a borrower through a first institution; providing said loan to said borrower; providing money for said loan by the first institution; collaborating with a second institution for said second institution to monitor and administer said loan; obtaining said money provided for said loan from said first institution; delivering said money to said borrower; and, obtaining indemnification for said first institution of all risk for providing said money for said loan from the second institution.**

**Special Instructions and Other Comments:**

Inventors search: 09/813745; patent literature

Set	Items	Description
S1	6	S AU=(SISKA T? OR SISKA, T? OR SISKA(2N)THOMAS)
S2	6	S S1 AND LOAN? ?
S3	5	IDPAT (primary/non-duplicate records only)

; show files

[File 350] **Derwent WPIX** 1963-2007/UD=200758

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*\*File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit <http://www.dialog.com/dwpi/>.*

[File 347] **JAPIO** Dec 1976-2007/Mar(Updated 070809)

(c) 2007 JPO & JAPIO. All rights reserved.

[File 348] **EUROPEAN PATENTS** 1978-2007/ 200738

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*\*File 348: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

[File 349] **PCT FULLTEXT** 1979-2007/UB=20070913UT=20070906

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*\*File 349: For important information about IPCR/8 and forthcoming changes to the IC= index, see HELP NEWSIPCR.*

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3/5/1 (Item 1 from file: 350) **Links**

Derwent WPIX

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0013012601 *Drawing available*

WPI Acc no: 2003-090886/200308

Related WPI Acc No: 2003-090883

XRPX Acc No: N2003-071833

**Financial product provision method involves obtaining indemnification in the form of performance bond, for intermediary institution against all risk for providing money for financial product**

Patent Assignee: SISKA T G (SISK-I)

Inventor: **SISKA T G**

Patent Family ( 2 patents, 2 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020138415	A1	20020926	US 2001813745	A	20010321	200308	B
			US 2001995955	A	20011128		
AU 2002255813	A1	20021008	AU 2002255813	A	20020320	200432	E

Priority Applications (no., kind, date): US 2001995955 A 20011116; US 2001813745 A 20010321; US 2001995955 A 20011128

**Patent Details**

<b>Patent Number</b>	<b>Kind</b>	<b>Lan</b>	<b>Pgs</b>	<b>Draw</b>	<b>Filing Notes</b>	
US 20020138415	A1	EN	17	3	C-I-P of application	US 2001813745
AU 2002255813	A1	EN			Based on OPI patent	WO 2002077760

**Alerting Abstract US A1**

NOVELTY - An indemnification in the form of performance bond is obtained from contractor institution and insurance company, for intermediary institution against all risk for providing money for financial product.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

1. Marketed financial product distribution and service method; and
2. Contracted financial product.

USE - For providing financial product such as commercial loans, consumer loans, federal and municipal loans, currency exchange, credit letters, installment credit, leasing and factoring to customers.

ADVANTAGE - Eliminates risk associated with loan distributed by the company and allows borrowers to easily secure loans at low cost by obtaining indemnification from contractor institution and insurance company.

DESCRIPTION OF DRAWINGS - The figure explains financial product providing process.

**Title Terms** /Index Terms/Additional Words: FINANCIAL; PRODUCT; PROVISION; METHOD; OBTAIN; FORM; PERFORMANCE; BOND; INTERMEDIARY; INSTITUTION; RISK; MONEY

**Class Codes**

**International Patent Classification**

<b>IPC</b>	<b>Class Level</b>	<b>Scope</b>	<b>Position</b>	<b>Status</b>	<b>Version Date</b>
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705038000

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-J05A; T05-L02

3/5/2 (Item 2 from file: 350) [Links](#)

Derwent WPIX

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0013012598 *Drawing available*

WPI Acc no: 2003-090883/200308

Related WPI Acc No: 2003-090886

XRPX Acc No: N2003-071830

**Loan provision method involves obtaining indemnification for bank for risk for providing money for loan from commercial finance company**

Patent Assignee: SISK A T G (SISK-I)

Inventor: SISK A T G

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020138410	A1	20020926	US 2001813745	A	20010321	200308	B

Priority Applications (no., kind, date): US 2001813745 A 20010321

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 20020138410	A1	EN	11	2	

#### **Alerting Abstract US A1**

NOVELTY - The method involves collaborating with a commercial finance company to enable the company to monitor a loan offered to a borrower through a bank. The money provided for the loan, is obtained from the bank.

An indemnification for the bank for risk for providing the money, is obtained from the finance company.

DESCRIPTION - An INDEPENDENT CLAIM is included for contracted loan product.

USE - For providing loan to borrower.

ADVANTAGE - Provides the ability to market loans in the bank's name even though they are not the direct providers of loans. Enables bank to earn fees/premium risk adjusted capital returns in exchange for the marketing service provided by the contractors. Enables borrowers to obtain high risk loans which are not normally available through the bank and to secure loans at cost less than that of loans provided directly by contractors. Enables contractors to gain access to more borrowers faster while reducing marketing cost.

DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the loan providing process.

**Title Terms /Index Terms/Additional Words:** LOAN; PROVISION; METHOD; OBTAIN; BANK; RISK; MONEY; COMMERCIAL; FINANCIAL; COMPANY

#### **Class Codes**

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F-017/60			Main		"Version 7"

US Classification, Issued: 705038000

File Segment: EPI;

DWPI Class: T01; T05

Manual Codes (EPI/S-X): T01-J05A; T05-L02

3/5/3 (Item 3 from file: 350) [Links](#)

Derwent WPIX

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0012668494 *Drawing available*

WPI Acc no: 2002-518531/200255

Related WPI Acc No: 2003-090883

XRPX Acc No: N2002-410417

**Variable communication quality network access provision method involves charging access fee to user, based on communication quality and time interval between starting and end of communication**

Patent Assignee: NEC CORP (NIDE); SISKATG (SISK-I)

Inventor: KONDO K; SISKATG

Patent Family ( 5 patents, 98 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020062289	A1	20020523	US 2001995995	A	20011116	200255	B
JP 2002158656	A	20020531	JP 2000351078	A	20001117	200255	E
WO 2002077760	A2	20021003	WO 2002US8327	A	20020320	200266	E
AU 2002255813	A1	20021008	AU 2002255813	A	20020320	200432	E
AU 2002255813	A8	20051020	AU 2002255813	A	20020320	200619	E

Priority Applications (no., kind, date): US 2001995995 A 20011128; US 2001995995 A 20011116; US 2001813745 A 20010321; JP 2000351078 A 20001117

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20020062289	A1	EN	8	5		
JP 2002158656	A	JA	6			
WO 2002077760	A2	EN				
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW					
AU 2002255813	A1	EN			Based on OPI patent	WO 2002077760
AU 2002255813	A8	EN			Based on OPI patent	WO 2002077760

Alerting Abstract US A1

NOVELTY - A communication quality as requested by an user is ensured and an access for communication is provided to the user. End of communication is detected and the user is charged an access fee depending on the communication quality and time interval between the starting and end of the communication.

DESCRIPTION - INDEPENDENT CLAIMS are included for the following:

3. Variable communication quality network access provider;
4. Access router;
5. Variable communication quality network access provision program; and
6. Server connection provision method.

USE - For Internet service provider (ISP).

ADVANTAGE - The user is allowed to request for communication quality to ISP who contracts with the user.

DESCRIPTION OF DRAWINGS - The figure shows a schematic view of the computer network for variable communication quality accessing.

**Title Terms /Index Terms/Additional Words:** VARIABLE; COMMUNICATE; QUALITY; NETWORK; ACCESS; PROVISION; METHOD; CHARGE; FEE; USER; BASED; TIME; INTERVAL; START; END

#### Class Codes

##### International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
G06F; G06F-017/60; H04L-012/14			Main		"Version 7"
H04L-012/56; H04M-011/00; H04M-015/00			Secondary		"Version 7"

US Classification, Issued: 705052000

File Segment: EPI;

DWPI Class: T01; T05; W01

Manual Codes (EPI/S-X): T01-N01A1; T01-N02B2; T05-L02; W01-A06A; W01-A06B7

3/5/4 (Item 4 from file: 350) [Links](#)

Derwent WPIX

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0003199716

WPI Acc no: 1984-300149/198448

**Pallet retarder for conveyor - has gear train and friction brake for flywheel to produce multi-stage braking**

Patent Assignee: UNR IND INC (UNRI-N)

Inventor: OBERMEYER J H; **SISKA T J**



Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 4482042	A	19841113	US 1982378865	A	19820517	198448	B

Priority Applications (no., kind, date): US 1982378865 A 19820517

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
US 4482042	A	EN	12	11	

**Alerting Abstract US A**

The retarder is for applying gradually increasing braking force to a pallet rolling on a gravitationally actuated conveyor. It produces a three-stage application of braking force to the pallet as it moves along its predetermined path and rolls over a brake wheel that actuates a gear train. The gear train comprises intermeshed gears that progressively increases the angular velocity of the rotating gears as the first gear in the train is rotated. A fly wheel carrying at least one pivotally mounted fly weight, and preferably a plurality of weights equally spaced around the wheel, is fixed to the terminal gear of the train. The inertia of the various members of the gear train, the fly wheel, and the fly weights applies the first stage braking force to the moving object.

The later stages of braking are caused by friction.

**Title Terms** /Index Terms/Additional Words: PALLET; RETARD; CONVEYOR; GEAR; TRAIN; FRICTION; BRAKE; FLYWHEEL; PRODUCE; MULTI; STAGE

**Class Codes**

International Patent Classification

IPC	Class Level	Scope	Position	Status	Version Date
B65G-0013/075	A	I		R	20060101
B65G-0013/00	C	I		R	20060101

US Classification, Issued: 193035A00, 188187000, 193040000

File Segment: EngPI; ;

DWPI Class: Q35

3/5/5 (Item 5 from file: 349) [Links](#)

PCT FULLTEXT

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00943631

**FINANCIAL PRODUCT AND COLLABORATIVE SYSTEM AND METHOD FOR PROVIDING AND**

## MONITORING A FINANCIAL PRODUCT

PRODUIT FINANCIER, ET SYSTEME ET PROCEDE DE COLLABORATION PERMETTANT DE FOURNIR  
ET DE CONTROLER UN PRODUIT FINANCIER

### Patent Applicant/Inventor:

- **SISKA Thomas G**  
2121 Maple Avenue, Northbrook, IL 60062; US; US(Residence); US(Nationality);

### Legal Representative:

- **MORNEAULT Monique A(et al)(agent)**  
Wallenstein & Wagner, Ltd., 311 South Wacker Drive - 5300, Chicago, IL 60606; US;

	Country	Number	Kind	Date
Patent	WO	200277760	A2-A3	20021003
Application	WO	2002US8327		20020320
Priorities	US	2001813745		20010321
	US	2001995995		20011128

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;  
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

### Main International Patent Classes (Version 7):

IPC	Level
G06F-017/60	Main

Publication Language: English

Filing Language: English

Fulltext word count: 10599

### English Abstract:

A method and a Financial Product providing for Banks (16) and other large Finance Companies, Intermediaries, to market and fund the Financial Product to its Customers (10) and potential Customers (10), whereby the entire Financial Product processes are administered by a contracted Finance Company (18), Contractor (18), that possesses loan, leasing and/or factoring specialty expertise that the Intermediary does not have or cannot duplicate cost

effectively. The Contractor (18) will indemnify and/or insure the Intermediary from loss of principle and interests, thereby eliminating all risk to the Intermediary, or alternatively the Contractor (18) will indemnify the Intermediary, and further guarantee the indemnification through an insurance company in the form of a performance bond, or another third party in the form of a put option. In a further alternative, the indemnification may be entirely in the form of a performance bond or put option.

#### **French Abstract:**

L'invention concerne un procede et un produit financier, ledit procede permettant a des banques et autres societes de financement (intermediaires) de commercialiser ledit produit financier aupres de leurs clients (clients) et clients potentiels et d'en assurer le financement, les processus relatifs au produit financier etant integralement geres par une societe de financement contractuelle (partie contractante) dotee d'une expertise particuliere en matiere de pret, de credit-bail et/ou d'affacturage que l'intermediaire ne possede pas ou ne peut reproduire de maniere rentable. La partie contractante indemnise l'intermediaire en cas de perte de principe et d'interet et/ou l'assure contre la perte de principe et d'interet, et elimine de ce fait tous les risques encourus par l'intermediaire, ou bien la partie contractante indemnise l'intermediaire et consolide cette indemnisation par le biais d'une compagnie d'assurances sous la forme d'une garantie de bonne fin, ou par le biais d'une autre tierce partie sous la forme d'une option de retrocession. L'indemnisation peut egalement se presenter sous la forme exclusive d'une garantie de bonne fin ou d'une option de retrocession. Dans la mesure ou l'intermediaire fournit de l'argent pour financer le produit financier, le cout du produit financier est generalement inferieur ou cout dudit produit financier lorsque son financement est assure par de l'argent directement fourni par la partie contractante. La partie contractante peut considerablement reduire ses frais de commercialisation lorsque le volume d'argent est apporte par ses intermediaires clients. Ce processus permet au client de beneficier d'un acces simplifie a differents produits financiers ainsi que d'une reduction de prix. L'intermediaire est a present en mesure de mieux servir ses clients, d'employer les financements de maniere plus efficace, de percevoir des honoraires relatifs a la prestation de services commerciaux profitant a la partie contractante, tout en eliminant totalement le risque de perte sur des produits financiers contractuels.

Type	Pub. Date	Kind	Text
Publication	20021003	A2	Without international search report and to be republished upon receipt of that report.
Examination	20030522		Request for preliminary examination prior to end of 19th month from priority date
Search Rpt	20031204		Late publication of international search report
Republication	20031204	A3	With international search report.

Inventors search: 09/813745; non patent literature: abstracts/bibliographic

Set	Items	Description
S1	4	S AU=(SISKA T? OR SISKA, T? OR SISKA(2N)THOMAS)
S2	0	S S1 AND LOAN? ?

; show files

[File 2] **INSPEC** 1898-2007/Sep W2

(c) 2007 Institution of Electrical Engineers. All rights reserved.

[File 35] **Dissertation Abs Online** 1861-2007/Jul

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[File 65] **Inside Conferences** 1993-2007/Sep 04

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[File 99] **Wilson Appl. Sci & Tech Abs** 1983-2007/Aug

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[File 474] **New York Times Abs** 1969-2007/Sep 21

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[File 475] **Wall Street Journal Abs** 1973-2007/Sep 20

(c) 2007 The New York Times. All rights reserved.

[File 583] **Gale Group Globalbase(TM)** 1986-2002/Dec 13

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*\*File 583: This file is no longer updating as of 12-13-2002.*

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1/3,K/1 (Item 1 from file: 65) [Links](#)

Fulltext available through: [ScienceDirect](#)

Inside Conferences

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03377702 **Inside Conference Item ID:** CN035672102

**Laboratory, psychological and molecular genetical status of Hungarian PKU patients**

Schuler, A.; Somogyi, C. S.; Varadi, I.; Toros, I.; Siska, T.; Kiss, E.; Nemeth, K.; Garami, M.; Fekete, G. Y.

**Conference:** Inborn errors of metabolism - International conference; 8th

JOURNAL OF INHERITED METABOLIC DISEASE, 2000; VOL 23; SUPPL 1 P: 39

Kluwer Academic, 2000

**ISSN:** 0141-8955

**Language:** English **Document Type:** Conference Preprinted abstracts

**Sponsor:** Society for the Study of Inborn Errors of Metabolism

**Location:** Cambridge

**Date:** Sep 2000 Schuler, A.; Somogyi, C. S.; Varadi, I.; Toros, I.; Siska, T.; Kiss, E.; Nemeth, K.; Garami, M.; Fekete, G. Y.

1/3,K/2 (Item 2 from file: 65) [Links](#)

Fulltext available through: [ScienceDirect](#)

Inside Conferences

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02343735 **Inside Conference Item ID:** CN024528750

**In-depth analysis of frontal vehicle collisions utilising original police accident reports**

Hollo, P.; Siska, T.

**Conference:** Traffic safety on two continents Part 6; Traffic engineering and work-zone safety; Data analysis and models - Conference

VTI KONFERENS , 1997; VOL 9A; NUMBER 6 P: 115-130

Swedish National Road and Transport Research Institute, 1997

ISSN: 1104-7267

**Language:** English **Document Type:** Conference Papers

**Sponsor:** Swedish National Road and Transport Research Institute (VTI)

Transportation Research Board

Forum of European Road Safety Research Institute (FERSI)

**Location:** Lisbon

**Date:** Sep 1997 ( 199709 ) ( 199709 ) Hollo, P.; Siska, T.

1/3,K/3 (Item 3 from file: 65) [Links](#)

Fulltext available through: [ScienceDirect](#)

Inside Conferences

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01504618 **Inside Conference Item ID:** CN014936256

**Analysis of Single Vehicle Accidents Caused by Young Passenger Car Drivers Based on Original Police Reports**

Siska, T.

**Conference:** Road safety in Europe and Strategic Highway Research Program (SHRP ) - Conference

VTI KONFERENS , 1996; NUMBER 4A; PT 2 P: 155-170

Linköping, Swedish National Road and Transport Research Institute , 1996

ISSN: 1104-7267

**Language:** English **Document Type:** Conference Papers

**Sponsor:** Statens vag- och transportforskningsinstitut

Transportation Research Board U.S.

**Location:** Prague

**Date:** Sep 1995 ( 19950 ) ( 19950 ) Siska, T.

1/3,K/4 (Item 4 from file: 65) [Links](#)

Fulltext available through: [ScienceDirect](#)

Inside Conferences

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01504606 **Inside Conference Item ID:** CN014936139

**Factors Influencing the Speed Choice of Drivers in Town**

Papp, I.; Siska, T.; Hollo, P.

**Conference:** Road safety in Europe and Strategic Highway Research Program (SHRP ) - Conference

VTI KONFERENS , 1996; NUMBER 4A; PT 2 P: 37-50

Linköping, Swedish National Road and Transport Research Institute , 1996

**ISSN:** 1104-7267

**Language:** English **Document Type:** Conference Papers

**Sponsor:** Statens väg- och transportforskningsinstitut  
Transportation Research Board U.S.

**Location:** Prague

**Date:** Sep 1995 ( 19950 ) ( 19950 ) Papp, I.; Siska, T.; Hollo, P.

Inventors search; 09/813745; non patent literature; full text

Set	Items	Description
S1	10	S AU=(SISKA T? OR SISKA, T? OR SISKA(2N)THOMAS)
S2	8	RD (unique items)

; show files

[File 20] **Dialog Global Reporter** 1997-2007/Sep 21

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[File 15] **ABI/Inform(R)** 1971-2007/Sep 21

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[File 610] **Business Wire** 1999-2007/Sep 21

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*\*File 610: File 610 now contains data from 3/99 forward. Archive data (1986-2/99) is available in File 810.*

[File 810] **Business Wire** 1986-1999/Feb 28

(c) 1999 Business Wire . All rights reserved.

[File 476] **Financial Times Fulltext** 1982-2007/Sep 21

(c) 2007 Financial Times Ltd. All rights reserved.

[File 613] **PR Newswire** 1999-2007/Sep 21

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*\*File 613: File 613 now contains data from 5/99 forward. Archive data (1987-4/99) is available in File 813.*

[File 813] **PR Newswire** 1987-1999/Apr 30

(c) 1999 PR Newswire Association Inc. All rights reserved.

[File 634] **San Jose Mercury** Jun 1985-2007/Sep 20

(c) 2007 San Jose Mercury News. All rights reserved.

[File 624] **McGraw-Hill Publications** 1985-2007/Sep 20

(c) 2007 McGraw-Hill Co. Inc. All rights reserved.

*\*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more*

[File 9] **Business & Industry(R)** Jul/1994-2007/Sep 14

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[File 275] **Gale Group Computer DB(TM)** 1983-2007/Sep 14

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[File 621] **Gale Group New Prod. Annou.(R)** 1985-2007/Sep 17

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[File 636] **Gale Group Newsletter DB(TM)** 1987-2007/Sep 19

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[File 16] **Gale Group PROMT(R)** 1990-2007/Sep 18

*All articles are  
by the inventor  
all but one are  
from 2003 → 2005.*

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[File 160] **Gale Group PROMT(R)** 1972-1989

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[File 148] **Gale Group Trade & Industry DB** 1976-2007/Sep 14

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*\*File 148: The CURRENT feature is not working in File 148. See HELP NEWS148.*

[File 256] **TecInfoSource** 82-2007/Apr

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[File 625] **American Banker Publications** 1981-2007/Sep 18

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[File 268] **Banking Info Source** 1981-2007/Sep W1

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[File 626] **Bond Buyer Full Text** 1981-2007/Sep 19

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[File 267] **Finance & Banking Newsletters** 2007/Sep 17

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2/3,K/1 (Item 1 from file: 15) **Links**

Fulltext available through: **ScienceDirect**

ABI/Inform(R)

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01402302          00053289

**For small firms, credit and collections can now be done the old-fashioned way--by factoring**

**Siska, Thomas G**

Business Credit v99n3 pp: 6-7

Mar 1997

ISSN: 0897-0181 Journal Code: CFM

Word Count: 1679

**Siska, Thomas G**

2/3,K/2 (Item 1 from file: 268) **Links**

Banking Info Source

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00494844 970555051 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Emerging From the Tunnel ... Factors Can Expect a New Mix in 2006**

**Siska, Thomas G**

ABF Journal , v 3 , n 10 , p 20-21 , Nov/Dec 2005 Document Type: Periodical; Feature Language: English



**Record Type: Abstract Siska, Thomas G**

2/3,K/3 (Item 2 from file: 268) [Links](#)

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00487471 886267931 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Heading Out of the Tunnel in 2005 ... The State of Non-Traditional Factoring**

**Siska, Thomas G**

ABF Journal , v 3 , n 7 , p 20-23 , Jul/Aug 2005 **Document Type:** Periodical; Feature **Language:** English **Record**

**Type: Abstract Siska, Thomas G**

2/3,K/4 (Item 3 from file: 268) [Links](#)

Banking Info Source

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00480039 808353851 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**A Global Perspective...What in the World is Going on with Factoring**

**Siska, Thomas G**

ABF Journal , v 3 , n 4 , p 10-11+ , Apr 2005 **Document Type:** Periodical; General Information **Language:**

English **Record Type: Abstract Siska, Thomas G**

2/3,K/5 (Item 4 from file: 268) [Links](#)

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00476282 775358591 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Non-Traditional Factors - Slicing & Dicing Their Way To Success**

**Siska, Thomas G**

ABF Journal , v 2 , n 4 , p 6-7 , Apr 2004 **Document Type:** Periodical; Feature **Language:** English **Record Type:**

**Abstract Siska, Thomas G**

2/3,K/6 (Item 5 from file: 268) [Links](#)

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00474678 754463291 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Around the Bend ... Will Factoring Come Alive In 2005?**

**Siska, Thomas G**

ABF Journal , v 2 , n 10 , p 42-43 , Nov 2004 **Document Type:** Periodical; General Information **Language:**

English **Record Type: Abstract Siska, Thomas G**

2/3,K/7 (Item 6 from file: 268) [Links](#)

Banking Info Source

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00468155 677205201 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Gaining Steam ... The State of Non-Traditional Factoring**

**Siska, Thomas G**

ABF Journal , v 2 , n 7 , p 45-46 , Jul/Aug 2004 **Document Type:** Periodical; General Information **Language:** English **Record Type:** Abstract **Siska, Thomas G**

2/3,K/8 (Item 7 from file: 268) **Links**

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00454396 393801941 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**Bon Appetite! A menu of outsourcing items**

**Siska, Thomas G**

ABF Journal , v 1 , n 6 , p 58 , Jun 2003 **Document Type:** Periodical; News **Language:** English **Record Type:** Abstract **Siska, Thomas G**

? d s

Subject Search; 09/813745; patent literature; abstracts/bibliographic

Set	Items	Description
S1	3095	S (FIRST OR 1ST OR PRIMARY OR INITIAL OR INCEPTION OR INITIAL OR INAUGURAL) (2N) (LENDER? ? OR BANK OR BANKS OR BANC OR BANCS OR (FINANCIAL OR DEBIT OR CREDIT) () (INSTITUTION OR INSTITUTIONS OR ENTITY OR ENTITIES) OR SAVINGS(1W)LOAN? OR S(1W)L OR (SAVING OR SAVINGS OR CHECKING) () (ACCOUNT OR ACCOUNTS) OR CREDIT() (UNION OR UNIONS))
S2	34367	S LOAN OR LOANS OR (LEND??? OR BORROW???) (2N) (MONEY OR MONIES OR CASH) OR CREDIT OR EXTEND??? (2N) CREDIT OR MORTGAGE OR MORTGAGES OR (CAR OR AUTO OR AUTOMOBILE OR AUTOMOBILES OR HOUSE OR HOME) () (LOAN OR LOANS)
S3	111	S ((FUNDS OR MONEY OR MONIES OR MONETARY OR CASH) (5N) (DEBT? () INSTRUMENT? ? OR BOND? ? OR BILL? ? OR COMMERCIAL() PAPER OR BANKER? ? () ACCEPTANCE? ? OR CD OR GIC OR (CREDIT OR BANK OR DEBT) () NOTE? ?)) (3N) (LOAN OR LOANS OR CREDIT OR MORTGAGE OR MORTGAGES OR (CAR OR AUTO OR AUTOMOBILE OR AUTOMOBILES OR HOUSE OR HOME) () (LOAN OR LOANS))
S4	6725	S (ANOTHER OR OTHER OR SECOND OR 2ND OR ALTERNATE OR ALTERNATES OR ALTERNATIVE OR ALTERNATIVES OR ADDITIONAL OR SEPARATE OR INTERMEDIARY) (4N) (COMMERCIAL(2N) FINANCIAL() (OFFICE OR OFFICES OR ORGANIZATION OR ORGANIZATIONS OR BROKER? ?) OR FSO OR FSOS OR LENDER? ? OR BANK OR BANKS OR BANC OR BANCS OR (CREDIT() CARD OR FINANCIAL OR INSURANCE) () (INSTITUTION OR INSTITUTIONS OR ISSUER OR ISSUERS OR COMPANY OR COMPANIES OR BROKER? ?))
S5	441808	S INDEMNIFICATION OR INDEMNITY OR RESTITUTION OR (COMPENSATORY OR EXEMPLARY) () DAMAGES OR RECONCILE OR SATISFACTION OR BONDED OR INSUR??? OR INSURANCE OR (REMEDY OR COVER???) (5N) (FAILURE OR SHORTFALL OR SHORT() FALL) OR BACKUP OR BACK() UP OR GUARANTEE??? OR ASSUM? (2N) (LIABILITY OR RESPONSIBILITY) OR ASSURANCE OR SURETY OR GUARANT?R? ? OR UNDERWIT??? OR RISK() MANAGEMENT OR WARRANTY OR WARRANTEE OR WARRANTYS OR WARRANTEES OR WARRANTIES
S6	2297	S (MONITOR? OR CHECK? OR CONTROL? OR FOLLOW? OR OBSERVE? OR OVERSEE? OR SUPERVISE OR TRACK?) (2N) (LOAN OR LOANS OR CREDIT OR MORTGAGE OR MORTGAGES)
S7	1462	S (ADMINISTER OR CONDUCT? OR CONTROL? OR DIRECT? OR EXECUTE? OR GOVERN? OR RENDER? OR RUN? OR SUPERINTEND? OR SUPERVISE) (2N) (LOAN OR LOANS OR CREDIT OR MORTGAGE OR MORTGAGES)
S8	70	S S1(S) S2
S9	25	S S8(S) S4
S10	2	S S9(S) S5
S11	0	S S10 AND (S6 AND S7)
S12	0	S S10 AND (S6 OR S7)
S13	1045	S S6 AND S7
S14	2	S S13(S) S9
S15	2	S S14 NOT S10
S16	25	S S8(S) S4
S17	2	S S16(S) S5
S18	0	S S17 NOT (S15 OR S10)
S19	259	S S4(S) S5
S20	3	S S19(S) S8
S21	1	S S20 NOT (S15 OR S10)
S22	667814	S MARKETING OR MARKET OR SOLICIT? OR OFFER? OR PROMOT??? OR PITCH??? OR ADVERTISING OR ADVERTISE OR PUBLICITY OR MERCHANDISING OR PR OR PUBLIC() RELATIONS OR PRODUCT() PLACEMENT
S23	51076	S BORROWER? ? OR DEBTOR OR LOANEE OR CONSUMER? ? OR OWE? ? () (MONEY OR MONIES OR LOAN?) OR MORTGAGOR
S24	9	S S8(S) S22
S25	2	S S24(S) S23
S26	2	S S25 NOT (S21 OR S15 OR S10)
S27	1	S S8(S) S3
S28	6	S S4(S) S13
S29	4	S S28 NOT (S27 OR S21 OR S15 OR S10)
S30	4	IDPAT (sorted in duplicate/non-duplicate order)
S31	4	IDPAT (primary/non-duplicate records only)
S32	2	S S31 NOT AD=20010101:20070924

; show files

[File 350] **Derwent WPIX** 1963-2007/UD=200760

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*\*File 350: DWPI has been enhanced to extend content and functionality of the database. For more info, visit <http://www.dialog.com/dwpi/>.*

[File 347] **JAPIO** Dec 1976-2007/Mar(Updated 070809)

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10/5/1 (Item 1 from file: 350) **Links**

Derwent WPIX

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0015380169 *Drawing available*

WPI Acc no: 2005-724279/200574

XPX Acc No: N2005-595711

**Patient medical claim settling method for e.g. doctor, involves determining monetary amount owed to healthcare provider for medical claim, and depositing amount in merchant account of provider to settle medical claim**

Patent Assignee: BARCOMB C (BARC-I)

Inventor: BARCOMB C

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050228700	A1	20051013	US 2004561740	P	20040413	200574	B
			US 200414046	A	20041216		

#### **Alerting Abstract US A1**

**NOVELTY** - The method involves receiving medical claim information from a healthcare provider. A monetary amount owed to the healthcare provider for a patient medical claim is determined. The monetary amount is deposited in a merchant account of the healthcare provider to settle the patient medical claim. A portion of the monetary amount owed to the healthcare provider is debited from a credit line of a patient.

**DESCRIPTION** - An INDEPENDENT CLAIM is also included for a system comprising an administrator central processing unit for settling a medical claim from a health- care provider incurred by a patient.

**USE** - Used for settling a patient medical claim from a health provider (claimed) e.g. doctor, dentist, nurse, outpatient clinic, MRI and radiology clinic, emergency service clinic, laboratory testing facility and hospital.

**ADVANTAGE** - The method facilitates settling of the patient's medical claim from the healthcare provider in a quick and efficient manner.

**DESCRIPTION OF DRAWINGS** - The drawing shows a block flow representation illustrating a patient medical claim settling method.

10/5/2 (Item 2 from file: 350) **Links**

Derwent WPIX

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0008322916 *Drawing available*

WPI Acc no: 1997-434698/199740

XRPX Acc No: N1997-361657

**Invoice purchase order tracking and reconciliation method - in which data is received from customer and stored in database, and associated with letters of credit issued by financial institution**

Patent Assignee: BUGG R (BUGG-I); CITIBANK NA (CITI-N); GREEN T M (GREE-I); QUINN M F (QUIN-I)

Inventor: BUGG R; GREEN T M; QUINN M F

Patent Family ( 11 patents, 74 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1997029445	A1	19970814	WO 1997US1415	A	19970207	199740	B
AU 199722497	A	19970828	AU 199722497	A	19970207	199750	E
ZA 199701025	A	19981028	ZA 19971025	A	19970207	199848	E
EP 880749	A1	19981202	EP 1997905659	A	19970207	199901	E
			WO 1997US1415	A	19970207		
AU 713314	B	19991125	AU 199722497	A	19970207	200006	E
CN 1254429	A	20000524	CN 1997193641	A	19970207	200043	E
KR 1999082628	A	19991125	WO 1997US1415	A	19970207	200055	E
			KR 1998706367	A	19980809		
MX 199806409	A1	19990201	MX 19986409	A	19980807	200055	E
JP 2002515993	W	20020528	JP 1997528556	A	19970207	200238	E
			WO 1997US1415	A	19970207		
US 20030191710	A1	20031009	US 199611440	P	19960209	200367	E
			US 1996743728	A	19961106		
			US 2003401611	A	20030331		
MX 216680	B	20031002	WO 1997US1415	A	19970207	200467	E
			MX 19986409	A	19980807		

#### Alerting Abstract WO A1

The method for tracking and reconciling purchase orders between a customer and a manufacturer involves grouping together a number of purchase orders issued by a customer under a letter of credit. The data from the purchase orders is then entered into a computer, along with the letter of credit reference number provided by the financial institution, and is sent in structured message format to the electronic message centre of the financial institution. The letter of credit number is a unique identifier for the issued letter of credit, and serves to link all other transactional data.

The electronic message centre is then accessed by a transaction processing system which reconciles the information to assure that the correct message have been received, and that the purchase order messages match the referenced letter of credit. If the reconciliation is successful, the purchase order messages are stored in the invoice purchase order system database repository on a file server. Later amendments to the purchase orders, and/or letters of credit, similarly flow through the system.

USE - Tracking and reconciling purchase orders between customer and manufacturer, and payment between financial institution and beneficiary pursuant to letter of credit.

ADVANTAGE - Allows for entry of and search for information related to either purchase order or letter of credit.

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15/5/1 (Item 1 from file: 350) [Links](#)

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0009944370 *Drawing available*

WPI Acc no: 2000-245868/200021

XRPX Acc No: N2000-183866

**User-specified credit card system e.g. for banks includes central bank control system adapted to transmit credit number request signal only after receipt of personal identification number with desired credit limit via ATM**

Patent Assignee: AUSTIN F (AUST-I)

Inventor: AUSTIN F

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 6029890	A	20000229	US 1998102389	A	19980622	200021	B

#### Alerting Abstract US A

NOVELTY - A credit provider is connected to the central bank control system. The credit provider has a first mode during which the same is adapted to deploy a unique credit number upon the receipt of the credit number request signal if credit is available. The credit provider works in a second mode upon the receipt of a credit number and a purchase amount.

DESCRIPTION - In such mode, the credit provider serves to deploy an approval signal only if the credit limit is greater than or equal to the purchase amount. After the transmission of the approval signal the credit number is cancelled.

USE - For banks.

ADVANTAGE - The present invention thus offers a solution to the exuberant amount of credit card fraud present today. By employing the secure banking serves of a central bank control system, the issuance of a credit number is possible which is approved or disapproved on the spot in a safe manner. It is imperative that the credit number have a user selected expiration date, associated vender designation and maximum amount. As such, a user may obtain a card number which is specifically tailored for a purchase. For example, a person paying a bill for a certain amount which is due on a certain date may request a credit number with an associated amount equal to the certain amount, a designated vendor and an expiration date shortly after the bill due date. Overall fraud and misuse of credit cards is abated by issuing credit numbers with limited life spans, designated vendors and credit limits.

15/5/2 (Item 2 from file: 350) [Links](#)

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0003020955

WPI Acc no: 1984-108994/198418

**Terminal device for credit transactions - includes memory storing data relating to several users of credit cards and deposit account of credit company**

Patent Assignee: OMRON TATEISI ELECTRONICS CO (OMRO)

Inventor: SHINOHARA Y; TATEISI K

Patent Family ( 4 patents, 4 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 106361	A	19840425	EP 1983110386	A	19831018	198418	B
US 4562340	A	19851231	US 1983543012	A	19831018	198604	E
EP 106361	B	19911211	EP 1983110386	A	19831018	199150	E
DE 3382475	G	19920123				199205	E

**Alerting Abstract EP A**

The terminal device comprises a card reader for reading data from the credit card and a bank card. The credit card has recording within it data relating to account number of the credit company and data relating to the card holder. The bank card has recorded within it data relating at least to an account number of its holder and data for identifying holder. An input device enters the sum payable and this is then displayed.

A unit transmits to the control centre the sum payable and entered, the data read by the card reader, including company code, company account number and holder account number. A recorder holds the data as to transfer processing on receiving from the control centre a message indicating completion of the processing.

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21/5/1 (Item 1 from file: 350) Links

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0012459796 *Drawing available*

WPI Acc no: 2002-405796/200243

XRFX Acc No: N2002-318617

**Issuing and managing a portfolio of credit insurance policies over Internet, includes system issuing cover policies for customers and registering of securities, and is connected to external database for updating customer profiles**

Patent Assignee: BRETVIN G (BRET-I)

Inventor: BRETVIN G

Patent Family ( 5 patents, 96 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2002041213	A1	20020523	WO 2001NO456	A	20011116	200243	B
AU 200224223	A	20020527	AU 200224223	A	20011116	200261	E
NO 200203359	A	20020712	WO 2001NO456	A	20011116	200273	E
			NO 20023359	A	20020712		
EP 1346303	A1	20030924	EP 2001996815	A	20011116	200363	E
			WO 2001NO456	A	20011116		
US 20040054621	A1	20040318	WO 2001NO456	A	20011116	200421	E
			US 2003416853	A	20031017		

Priority Applications (no., kind, date): NO 20005848 A 20001117

Patent Details

Patent Number	Kind	Lan	Pgs	Draw	Filing Notes
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WO 2002041213	A1	EN	37	10		
National Designated States,Original	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original	AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW					
AU 200224223	A	EN			Based on OPI patent	WO 2002041213
NO 200203359	A	NO			PCT Application	WO 2001NO456
EP 1346303	A1	EN			PCT Application	WO 2001NO456
					Based on OPI patent	WO 2002041213
Regional Designated States,Original	AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI TR					
US 20040054621	A1	EN			PCT Application	WO 2001NO456

#### Alerting Abstract WO A1

NOVELTY - Credit insurance company (103) calculates and generates credit insurance policies is connected in a data communication network (120) and comprises: interfaces providing links to one or more market places (101) offering financial services to customers and lenders; to external database (109) providing information relating to market place(s) to customers (107) and lenders (108) operating independently; and to settlement handling system (106).

DESCRIPTION - INDEPENDENT CLAIM included for the following:method

USE - For Internet.

ADVANTAGE - Automates many steps in the traditional credit review and approval procedures and utilizes the Internet. It reduces the expenses and risks compared with the present procedures of handling lending risks. Using the Internet's capacity for inexpensive linkage to other databases it will automate and rationalize the maintenance and development of the borrowers credit worthiness and automatically adjust the lending values of the collateralized assets. The present invention includes updating the policyholders borrowing capacity over time accessing other databases as well as processing input data from the policyholder.

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26/5/1 (Item 1 from file: 350) Links

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0015512789 *Drawing available*

WPI Acc no: 2006-076932/200608

XRPX Acc No: N2006-066685

**Loan distributing method e.g. for vehicle loan using personal digital assistant, involves determining location where borrower can pick up loan check, based on present location of borrower when loan is approved using loan application data**

Patent Assignee: CAPITAL ONE FINANCIAL CORP (CAPI-N)

Inventor: LAWSON D R



Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050289045	A1	20051229	US 2004581368	P	20040622	200608	B
			US 2005156660	A	20050621		

### Alerting Abstract US A1

NOVELTY - A data for loan application provided by borrower is received from a network and the received data is analyzed. A location where the borrower can pick up a loan check is determined, based on the present location of borrower when loan is approved using analyzed data.

DESCRIPTION - An INDEPENDENT CLAIM is also included for system for distributing loan to borrower.

USE - For distributing loan for vehicle to borrower using data processing system such as desktop computer, kiosk, handheld computer and personal digital assistant (PDA).

ADVANTAGE - Enables the borrower to change the channels at any stage of loan process easily.

26/5/2 (Item 2 from file: 350) [Links](#)

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0002561465

WPI Acc no: 1982-K5322E/198232

**Consumer association for circulation of capital - circulates capital between consumers with gains going to bank for investment in production**

Patent Assignee: MAURY G H E (MAUR-I)

Inventor: MAURY G H E

Patent Family ( 1 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
FR 2496932	A	19820625	FR 198024418	A	19801219	198232	B

### Alerting Abstract FR A

A **consumer** engages in a contract with two candidates for admission to an association. Each pays an initial share and these new members each engage two new members each paying a share. The payments are made through a common bank and the initial members receive gains on their initial share dependent on the number of members.

The gains are passed to the bank in the form of savings. This **credit** then passes to production as the result of demand from a **market**. The **consumer** receives the salaries and remunerations from production which is passed into the system for circulation.

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27/5/1 (Item 1 from file: 350) [Links](#)

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0007855680 *Drawing available*

WPI Acc no: 1996-485938/199648

Related WPI Acc No: 1993-160796; 1995-393210; 1997-353009; 1997-366125; 1997-366126; 1997-366127; 1997-366128; 1997-387693; 1997-515508; 2003-480686; 2006-490548

XRPX Acc No: N1996-409327

**Transferring electronic money between processor-based electronic modules - transferring electronic notes via cryptographically-secure channel, each note comprising data fields contg. monetary value, transfer records and sequence number for unique identification of note**

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: ROSEN S S

Patent Family ( 27 patents, 69 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1996033476	A2	19961024	WO 1996US5521	A	19960419	199648	B
AU 199655615	A	19961107	AU 199655615	A	19960419	199709	E
WO 1996033476	A3	19961212	WO 1996US5521	A	19960419	199712	E
NO 199704835	A	19971219	WO 1996US5521	A	19960419	199810	E

#### Alerting Abstract WO A2

The electronic note transference system has processor-based electronic modules creating cryptographically secure channel and transferring and receiving electronic notes via the channel. Each module has a memory for storing notes.

Each note includes a body group of data indicative of a monetary value, and a transfer group of data fields with a list of transfer records. Each record is generated by a transferor electronic module and includes a sequence number distinguishing a transferred note from other transferred notes transferred from other transferor modules.

USE/ADVANTAGE - For implementing electronic money transactions as alternative medium of economic exchange to cash, cheques, credit and debit cards and electronic funds transfer. Provides enhanced EMS system and elated method for economic exchange that is secure from re-use, duplication and counterfeiting.

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32/5/1 (Item 1 from file: 350) [Links](#)

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0009533935 *Drawing available*

WPI Acc no: 1999-478717/199940

Related WPI Acc No: 1995-106979; 2000-655249; 2003-852520; 2005-180534

XRPX Acc No: N1999-356419

**Automatic transaction approval management system for banks**

Patent Assignee: AFFINITY TECHNOLOGY GROUP INC (AFFI-N)

Inventor: NORRIS J A

Patent Family ( 2 patents, 1 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 5940811	A	19990817	US 1993113205	A	19930827	199940	B

			US 1994327653	A	19941024		
			US 1996732584	A	19961015		
US 5940811	C1	20051220				200604	E

#### Alerting Abstract US A

NOVELTY - A data processor accesses the database (60) via communication network for collective information relevant to the applicant ability and willingness to repay the loan. The received information and database are compared with weighted criteria to provide an underwriting score. Based on the score, status of requested loan is sent to the remote applicant interface.

DESCRIPTION - The necessary data is received from the remote applicant, by a loan processor. A printer coupled to the communication network provided in the place accessible to the applicant, delivers the loan document to the applicant. If the loan is approved, the data processor transfers the fund from the financial institution's account to the applicants account.

USE - For managing approval of loans, credit card in banks and other financial institution.

ADVANTAGE - Since the whole transaction is computerized, human intervention is avoided and hence error is reduced. Since the loan fund is **directly** deposited to the applicant account, rather than dispersing from teller, safety is improved. Since signature from applicant is obtained and recorded electronically, there is no need for the consumer to interact with financial representatives. Since documents are given to the consumer through printer, the need for separate interaction office is prevented.

32/5/2 (Item 2 from file: 350) [Links](#)

Derwent WPIX

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0009488653 *Drawing available*

WPI Acc no: 1999-430693/199936

XRPX Acc No: N1999-320646

#### Security device for a keyboard having keys for input of a security code

Patent Assignee: TAVERNIER N (TAVE-I)

Inventor: TAVERNIER N

Patent Family ( 3 patents, 21 countries )

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 1999036890	A1	19990722	WO 1999FR51	A	19990113	199936	B
FR 2773903	A1	19990723	FR 1998425	A	19980116	199936	E
EP 1048012	A1	20001102	EP 1999900915	A	19990113	200056	E
			WO 1999FR51	A	19990113		

#### Alerting Abstract WO A1

NOVELTY - A hood or mask (4) is arranged so that it covers part of the keyboard (1) and presents a corridor (5) for the user's hand to move inside the hood (4) to access the keyboard. A window (6) on the upper side allows the user to see the keyboard and a number of screens (8-10,13-15) prevent another persons from seeing the screen.

USE - For use with automatic cash dispensers, automatic ticket machines, access control systems, etc.

**ADVANTAGE** - Unwanted access to security codes by undesirables is prevented in a relatively simple, but secure manner.